



# New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(Expires 11-30-2013)

OPB DATE OF ISSUE: OCTOBER 1, 2013

## PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by the State Health Benefit Plan (SHBP).

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### Does SHBP Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. SHBP offers medical and prescription coverage that meets and exceeds the minimum standards set out by Healthcare Reform. Therefore, you will not be eligible for a tax credit through the marketplace and may wish to enroll in the SHBP health plan. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if SHBP does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from SHBP that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage SHBP provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by SHBP, then you may lose the employer contribution to the SHBP-offered coverage. Also, this employer contribution –as well as your employee contribution to SHBP-offered coverage– is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### How Can I Get More Information?

For more information about your coverage offered by SHBP, please check your summary plan description or contact the State Health Benefit Plan (SHBP) at (404) 651-6131 or visit <http://dch.georgia.gov/state-health-benefit-plan-shbp>.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

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<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.



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## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name <b>OFFICE OF PLANNING AND BUDGET</b>	4. Employer Identification Number (EIN) <b>58-0973190</b>	
5. Employer Address <b>SUITE 8085, 270 WASHINGTON ST, SW</b>	6. Employer Phone Number <b>(404) 657-7317</b>	
7. City <b>ATLANTA</b>	8. State <b>GA</b>	9. ZIP Code <b>30334</b>
10. Who can we contact about employee health coverage at this job? <b>STATE HEALTH BENEFIT PLAN (SHBP) MEMBER SERVICES</b>		
11. Phone Number (if different from above) <b>(800) 610-1863.</b>	12. Email address <a href="mailto:SHBP.Benefits@adp.com">SHBP.Benefits@adp.com</a>	

Here is some basic information about health coverage offered by State Health Benefit Plan (SHBP):

- As an agency covered under the State Health Benefit Plan (SHBP), we offer a health plan to:

☒ Some employees. Eligible employees are:

Employees that meet the eligibility provisions established in Georgia Comp R & Regulations Section 111-4-1-.04 and as set forth in the SHBP statutes governing the Plan, OCGA Section 45-18-1, OCGA Section 20-2-88, an dOCGA 20-2-911

- With respect to dependents:

☒ We do offer coverage. Eligible dependents are:

(1) Legally married spouse, as defined by Georgia Law; (2) natural or legally adopted children or Stepchildren, under age 26; (3) other children under age 26; (4) natural children, legally adopted children or stepchildren 26 or older from categories 2 and 3 above who are physically or mentally disabled prior to age 26, and are primaril7 dependent on the Enrolled member for support and maintenance.

☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if SHBP intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](http://HealthCare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](http://HealthCare.gov) to find out if you can get a tax credit to lower your monthly premiums.

I acknowledge receipt of this notice for the Office of Planning and Budget (OPB) issued October 1, 2013.			
EMPLOYEE ID NUMBER	NAME	SIGNATURE	DATE